

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re:

EUGENE ROBERT BOYLES
IDA LOUISE BOYLES
Debtor(s)

Case No. 15-62078

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2015.
- 2) The plan was confirmed on 07/11/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/14/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$560,005.31.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,718.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$39,718.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,081.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,728.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,809.23

Attorney fees paid and disclosed by debtor: \$119.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CALL FCU	Secured	31,703.86	31,413.76	NA	0.00	0.00
CAPITAL ONE BANK (USA), N. A.	Unsecured	4,706.00	4,811.87	4,811.87	1,352.52	0.00
CAPITAL ONE BANK (USA), N. A.	Unsecured	1,899.00	1,833.33	1,833.33	515.31	0.00
CAPITAL ONE BANK (USA), N. A.	Unsecured	2,725.00	2,823.96	2,823.96	793.75	0.00
CARRINGTON MORTGAGE SERVICES	Secured	193,596.46	193,111.45	NA	0.00	0.00
CMG SOUTHSIDE EMERGENCY SERVICES	Unsecured	476.00	NA	NA	0.00	0.00
CREDITORS COLLECTION SERVICE	Unsecured	25.00	NA	NA	0.00	0.00
CUMBERLAND COUNTY TREASURER	Priority	1,048.34	1,082.09	1,082.09	1,082.09	0.00
DEPT OF EDUCATION/NELN	Unsecured	1,167.00	NA	NA	0.00	0.00
FARMERS BANK OF APPOMATTOX	Unsecured	2,014.20	1,753.07	1,753.07	492.75	0.00
FARMERS BANK OF APPOMATTOX	Unsecured	2,981.88	2,590.56	2,590.56	728.15	0.00
FINGERHUT	Unsecured	1,157.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO.	Unsecured	3,479.00	3,115.31	3,115.31	875.64	0.00
HYUNDAI MOTOR FINANCE CO.	Secured	15,336.00	15,725.00	15,725.00	15,725.00	1,055.14
INTERNAL REVENUE SERVICE	Priority	2,699.00	4,565.07	4,565.07	4,565.07	0.00
JAMES RIVER OBGYN	Unsecured	544.13	NA	NA	0.00	0.00
KOHL'S	Unsecured	716.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	1,795.00	1,795.66	1,795.66	504.72	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,068.00	2,147.73	2,147.73	603.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	578.00	833.64	833.64	234.32	0.00
QUANTUM3 GROUP LLC AS AGENT I	Unsecured	1,785.32	1,785.32	1,785.32	501.82	0.00
RADIOLOGY / RICHMOND	Unsecured	39.00	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT SYSTEM	Unsecured	280.10	NA	NA	0.00	0.00
SEDONA SUMMIT RESORT OWNERS	Unsecured	1,235.54	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES, I	Unsecured	6,819.00	7,781.15	7,781.15	2,187.12	0.00
SYNCB	Unsecured	761.00	NA	NA	0.00	0.00
SYNCB/DICKS	Unsecured	880.00	NA	NA	0.00	0.00
SYNCHRONY BANK/DISCOUNT TIRE	Unsecured	1,902.00	NA	NA	0.00	0.00
U.S. DEPT OF EDUCATION	Unsecured	2,000.00	9,576.29	9,576.29	2,691.69	0.00
VIRGINIA EMERGENCY PHYSICIANS	Unsecured	40.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,725.00	\$15,725.00	\$1,055.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,725.00	\$15,725.00	\$1,055.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,647.16	\$5,647.16	\$0.00
TOTAL PRIORITY:	\$5,647.16	\$5,647.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,847.89	\$11,481.47	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,809.23</u>	
Disbursements to Creditors	<u>\$33,908.77</u>	
TOTAL DISBURSEMENTS :		<u>\$39,718.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2020

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.